

LISTING OF CLAIMS:

The claims have not been amended herein. For convenience, however, a complete listing of the pending claims follow.

1. (Previously Presented) A method for facilitating the processing of requests for an item, comprising:

receiving a communication from a caller, the communication including a request for said item;

obtaining information relating to the customer for use in processing the request;

evaluating a first set of criteria related to the information relating to the customer to determine if the request involves potential fraud;

selectively evaluating, based upon the evaluation of the first set of criteria, a second set of criteria related to the information relating to the customer to determine if the request involves potential fraud; and

outputting an indication of the evaluating step and using the indication to determine whether to issue the requested item.

2. (Original) The method of claim 1, wherein said step of receiving a communication from a customer includes receiving a communication from a customer wherein said item is at least one of a good, service, transaction, financial account and financial card.

3. (Previously Presented) The method of claim 1, wherein the evaluating the first set of criteria step includes at least one of evaluating information from an automatic number

identification service and information from a password provided by the customer.

4. (Original) The method of claim 1, further including evaluating override criteria related to the customer for use in determining whether to issue the requested item.

5. (Original) The method of claim 1, further including using the outputted indication to determine whether to authorize a transaction requested by the caller.

6. (Previously Presented) An apparatus for facilitating the processing of requests for financial-related transactions, comprising:

a processing unit;

a system memory coupled to the processing unit storing a plurality of modules, the plurality of modules comprising:

a module configured to receive, via a communications network, a communication from a caller, the communication including a request for a particular financial card;

a module configured to obtain information relating to the customer for use in processing the request;

a module configured to evaluate a first set of criteria related to the information relating to the customer to determine if the request involves potential fraud;

a module configured to selectively evaluate, based upon the evaluation of the first set of criteria, a second set of criteria related to the information relating to the customer to determine if the request involves potential fraud; and

a module configured to output, via a network, an indication of the evaluating and using the indication to determine whether to issue the requested financial card.

7. (Previously Presented) A method for facilitating the reduction of fraud associated with a transaction card account and a request for a particular financial card by a caller, said method comprising:

receiving a communication from a caller, the communication including a request for a financial card and information relating to the caller for use in processing the request;

selectively evaluating first and second sets of criteria related to the information relating to the caller to determine if the request involves potential fraud; and,

performing an action related to the transaction card account based upon the evaluating step, including using the evaluating to determine whether to issue the requested financial card.

8. (Previously Presented) The method of claim 7, wherein the selectively evaluating step includes evaluating information for an automatic number identification service and information for a password provided by the caller.

9. (Original) The method of claim 7, further including using the outputted indication to determine whether to authorize a transaction requested by the caller.

10. (Original) The method of claim 7, wherein said step of performing an action includes at least one of opening a transaction card account, closing a transaction card account, opening a related transaction account, changing demographic information related to said account and

changing financial information related to said transaction card account.

11. (Original) The method of claim 7, further including evaluating override criteria related to the customer for use in determining whether to perform the action related to the transaction card account.